

CLAIMS

What is claimed is:

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1. A method for detecting unauthorized use of an account comprising:
 - receiving a first request from a vendor to authorize an account transaction;
 - sending a second request for authorization to an account holder;
 - receiving a first electronic response from the account holder providing a
 - 10 personal identification number selected from a normal personal identification number and a duress personal identification number; and
 - initiating remedial actions if the duress personal identification number is received.
- 15 2. The method of claim 1, further comprising:
 - requesting approval or refusal of the account transaction from the account holder via a validation request message; and
 - receiving a second electronic response from the account holder indicating approval or refusal of the account transaction.
- 20 3. The method of claim 1, wherein the first request contains information selected from an account number, an amount to be charged against the account, an amount to be debited from the account, a vendor code or combinations thereof.
- 25 4. The method of claim 3, further comprising:
 - retrieving information based upon the account number and the vendor code from a validation database, wherein the information is selected from an account holder record, a vendor record, or combinations thereof.

5. The method of claim 4, wherein the account holder record contains information selected from the account number, a contact address, a duress personal identification number, a normal personal identification number, account holder preferences, billing address and combinations thereof.

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6. The method of claim 4, wherein the vendor record contains information selected from the vendor code, vendor name, vendor address, vendor preferences, business type or combinations thereof.

10 7. The method of claim 1, wherein the account is selected from transaction card account, personal account, or business account.

8. The method of claim 1, wherein the account transaction is selected from charging an account for goods, services or cash distributions for payment at a later date or by
15 debiting an account for goods, services or cash distributions at the time of the account transaction.

9. The method of claim 1, wherein the account transaction occurs at a point selected from a point of sale, a point of distribution, the Internet, a telephone or combinations
20 thereof.

10. The method of claim 1, further comprising:
comparing the first response personal identification number with at least two
stored personal identification numbers in an account holder preferences stored on a
25 validation database;
confirming that the first response personal identification number matches one of
the at least two stored personal identification numbers, and
determining from the comparison whether the first response personal
identification number is the normal personal identification number or the duress

personal identification number, wherein the at least two stored personal identification numbers include a stored normal personal identification number and a stored duress personal identification number.

- 5 11. The method of claim 2, wherein the first response was a normal personal identification number, the method further comprising:
sending authorization for the account transaction to the vendor if the second electronic response was approval of the account transaction.
- 10 12. The method of claim 2, wherein the first response was a normal personal identification number, the method further comprising:
requesting whether the account transaction is suspected unauthorized use if the second electronic response was refusal of the account transaction; and
receiving a third electronic response indicating whether the refusal is due to
15 suspected unauthorized use.
13. The method of claim 12, wherein unauthorized use is selected from fraud, stolen transaction card, or combinations thereof.
- 20 14. The method of claim 12, further comprising:
sending an instruction to the vendor refusing authorization if the third electronic response indicates that the refusal was not due to unauthorized use.
15. The method of claim 12, wherein the third electronic response indicates that the
25 refusal was due to suspected unauthorized use, the method further comprising:
retrieving vendor preferences for unauthorized use from a validation database;
notifying authorities as listed in the vendor preferences; and

sending an instruction to the vendor as directed in the vendor preferences, wherein the instruction is selected from approving authorization or refusing authorization.

- 5 16. The method of claim 2, wherein the first electronic response was the duress personal identification number, the step of initiating remedial actions further comprises:

retrieving account holder preferences for duress from a validation database;
notifying authorities as listed in the account holder preferences, and
10 sending an instruction to vendor as listed in the account holder preferences, wherein the instruction is selected from approving authorization or refusing authorization.

17. The method of claim 2, wherein the step of contacting the account holder further
15 comprises:

retrieving a contact address from an account holder preferences in a validation database;
contacting the account holder at the contact address; and
requesting the account holder to provide the personal identification number.

- 20 18. The method of claim 17 further comprising:

informing the account holder of the pending account transaction;
informing the account holder of a location and an amount for the account transaction.

- 25 19. The method of claim 17, wherein the contact address is selected from a telephone number, a mobile telephone number, a pager number, an Internet address, an email address, an intranet address or combinations thereof.

20. The method of claim 17, wherein a device used by the account holder to receive the validation request message is capable of receiving the validation request message through a communications network.

5 21. A computer program product comprising:

receiving instructions for receiving a first request from a vendor to authorize an account transaction;

sending instructions for sending a second request for authorization to an account holder;

10 receiving instructions for receiving a first electronic response from the account holder providing a personal identification number selected from a normal personal identification number and a duress personal identification number; and

initiating instructions for initiating remedial actions if the duress personal identification number is received.

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22. The computer program product of claim 21, further comprising:

requesting instructions for requesting approval or refusal of the account transaction from the account holder via a validation request message; and

20 receiving instructions for receiving a second electronic response from the account holder indicating approval or refusal of the account transaction.

23. The computer program product of claim 21, wherein the first request contains information selected from an account number, an amount to be charged against the account, an amount to be debited from the account, a vendor code or combinations
25 thereof.

24. The computer program product of claim 23, further comprising:

retrieving instructions for retrieving information based upon the account number and the vendor code from a validation database, wherein the information is selected from an account holder record, a vendor record, or combinations thereof.

5 25. The computer program product of claim 24, wherein the account holder record contains information selected from the account number, a contact address, a duress personal identification number, a normal personal identification number, account holder preferences, billing address and combinations thereof.

10 26. The computer program product of claim 24, wherein the vendor record contains information selected from the vendor code, vendor name, vendor address, vendor preferences, business type or combinations thereof.

15 27. The computer program product of claim 21, wherein the account is selected from transaction card account, personal account, business account.

20 28. The computer program product of claim 21, wherein the account transaction is selected from charging an account for goods, services or cash distributions for payment at a later date or by debiting an account for goods, services or cash distributions at the time of the account transaction.

25 29. The computer program product of claim 21, wherein the account transaction occurs at a point selected from a point of sale, a point of distribution, the Internet, a telephone or combinations thereof.

30. The computer program product of claim 21, further comprising:
comparing instructions for comparing the first response personal identification number with at least two stored personal identification numbers in an account holder preferences stored on a validation database;

confirming instructions for confirming that the first response personal identification number matches one of the at least two stored personal identification numbers, and

determining instructions for determining from the comparison whether the first response personal identification number is the normal personal identification number or the duress personal identification number, wherein the at least two stored personal identification numbers include a stored normal personal identification number and a stored duress personal identification number.

10 31. The computer program product of claim 22, wherein the first response was a normal personal identification number, the computer program product further comprising:

sending instructions for sending authorization for the account transaction to the vendor if the second electronic response was approval of the account transaction.

15 32. The computer program product of claim 22, wherein the first response was a normal personal identification number, the computer program product further comprising:

requesting instructions for requesting whether the account transaction is suspected unauthorized use if the second electronic response was refusal of the account transaction; and

receiving instructions for receiving a third electronic response indicating whether the refusal is due to suspected unauthorized use.

25 33. The computer program product of claim 32, wherein unauthorized use is selected from fraud, stolen transaction card, or combinations thereof.

34. The computer program product of claim 32, further comprising:

sending instructions for sending an instruction to the vendor refusing authorization if the third electronic response indicates that the refusal was not due to unauthorized use.

- 5 35. The computer program product of claim 32, wherein the third electronic response indicates that the refusal was due to suspected unauthorized use, the computer program product further comprises:

retrieving instructions for retrieving vendor preferences for unauthorized use from a validation database;

- 10 notifying instructions for notifying authorities as listed in the vendor preferences; and

sending instructions for sending an instruction to the vendor as directed in the vendor preferences, wherein the instruction is selected from approving authorization or refusing authorization.

- 15 36. The computer program product of claim 22, wherein the first electronic response was the duress personal identification number, the step of initiating instructions for initiating remedial actions further comprises:

- retrieving instructions for retrieving account holder preferences for duress from a validation database;

- 20 notifying instructions for notifying authorities as listed in the account holder preferences, and

- sending instructions for sending an instruction to vendor as listed in the account holder preferences, wherein the instruction is selected from approving authorization or refusing authorization. .
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37. The computer program product of claim 22, wherein the step of contacting instructions for contacting the account holder further comprises:

retrieving instructions for retrieving a contact address from an account holder preferences in a validation database;

contacting instructions for contacting the account holder at the contact address; and

5 requesting instructions for requesting the account holder to provide the personal identification number.

38. The computer program product of claim 37 further comprising:

informing instructions for informing the account holder of the pending
10 account transaction; and

informing instructions for informing the account holder of a location and an amount for the account transaction.

39. The computer program product of claim 37, wherein the contact address is
15 selected from a telephone number, a mobile telephone number, a pager number, an Internet address, an email address, an intranet address or combinations thereof.

40. A system for detecting unauthorized use of an account comprising:

means for receiving a first request from a vendor to authorize an account
20 transaction;

means for sending a second request for authorization to an account holder;

means for receiving a first electronic response from the account holder providing a personal identification number selected from a normal personal identification number and a duress personal identification number; and

25 means for initiating remedial actions if the duress personal identification number is received.

41. The system of claim 40, further comprising:

means for requesting approval or refusal of the account transaction from the account holder via a validation request message; and

means for receiving a second electronic response from the account holder indicating approval or refusal of the account transaction.

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42. The system of claim 40, wherein the first request contains information selected from an account number, an amount to be charged against the account, an amount to be debited from the account, a vendor code or combinations thereof.

10 43. The system of claim 42, further comprising:

means for retrieving information based upon the account number and the vendor code from a validation database, wherein the information is selected from an account holder record, a vendor record, or combinations thereof.

15 44. The system of claim 40, further comprising:

means for comparing the first response personal identification number with at least two stored personal identification numbers in an account holder preferences stored on a validation database;

20 means for confirming that the first response personal identification number matches one of the at least two stored personal identification numbers, and

25 means for determining from the comparison whether the first response personal identification number is the normal personal identification number or the duress personal identification number, wherein the at least two stored personal identification numbers include a stored normal personal identification number and a stored duress personal identification number.

45. The system of claim 41, wherein the first electronic response was the duress personal identification number, the step of initiating remedial actions further comprises:

means for retrieving account holder preferences for duress from a validation database;

means for notifying authorities as listed in the account holder preferences, and

means for sending an instruction to vendor as listed in the account holder

- 5 preferences, wherein the instruction is selected from approving authorization or refusing authorization.

46. The system of claim 41, wherein the step of contacting the account holder further comprises:

- 10 means for retrieving a contact address from an account holder preferences in a validation database;

means for contacting the account holder at the contact address;

means for requesting the account holder to provide the personal identification number.

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47. The system of claim 46, further comprising:

means for informing the account holder of the pending account transaction;

means for informing the account holder of a location and an amount for the account transaction.

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